



*The Award Winning*  
**Malibu Rotary Club Surfwriter**

July 9, 2014

Official Newsletter of the Rotary Club of Malibu  
Malibu Rotary Club President Margo Neal

Edited by Dr. John W. Elman  
Pictures by Dr. John W. Elman

*In This Issue (click underlined topics for web link when connected to the Internet)*

- Next Malibu Rotary Club Meeting Wednesday July 9 at noon at Pepperdine University Drescher Graduate campus in LC 152 (with fellowship starting at 11:30 a.m.). Speaker is Nora MacLellan Talking about “Vision to Learn.”
- Last Week: Brian Turner on “How to Kill a Lawsuit”
- Check [Calendar](#) on Malibu Rotary website [www.maliburotary.org](http://www.maliburotary.org)
- Rotary International Website: [www.Rotary.org](http://www.Rotary.org)
- Rotary District 5280 Website: [www.rotary5280.org/](http://www.rotary5280.org/)
- RI President (2014-2015) Gary CK Huang
- Rotary District 5280 Governor (2014-2015): Elsa Gilham
- Assistant Governor for Malibu Rotary Club: Neil Godsey (2014-15)

## Brian Turner on “How to Kill a Lawsuit”



From his topic and the book he wrote about it, you might expect that Brian Turner is an attorney. He is not. He is a former businessman who for more than 20 years was the CEO and president of several companies that provided services for the life insurance industry. He’s been involved in numerous lawsuits both as a plaintiff and as a defendant.

He explains how a \$20,000 nonbinding arbitration award against him and his company unexpectedly and shockingly exploded into a \$2 million judgment. He and his company thought that the \$20,000 award against them was too much, that if they went to court and a jury heard their side, they would not have to pay that much. Instead the jury awarded 10 times more.

Brian studied and researched the law extensively for the next 20 years. His conclusion is that everybody in the United States today is highly vulnerable to a lawsuit that could easily wipe them out

because of unpredictable jury verdicts and corruption in our legal system. His recommendation is that everyone must take proactive steps to protect themselves against lawsuits and to protect all of their assets.

Brian lost his home and all his assets and he says this could happen to anyone. Driven by what happened to him, he wrote a book, *How to Kill a Lawsuit*, which clearly explains in a simple step-by-step guide on how to protect your assets and avoid what he went through in court.

Brian says there is a lawsuit epidemic in the United States. He said that when 15 or 16 million people in the United States develop flu it is considered a flu epidemic in the United States.

To protect yourself from the flu health officials recommend you get a flu shot and wash your hands.

There are 15 to 20 million law suits filed each year, yet that is not considered an epidemic. No one talks about “Lawsuit Protection.” The legal profession makes money with lawsuits. It is in their interest to promote law suits. Lawyers are against lawsuit protection.

Of the 16 million lawsuits that are filed each year in the United States about 1.4 million of those are in California. The United States is the lawsuit capital of the world. One out of every four

people in the United States will be hit with a lawsuit. In 2010 there were 1,225,452 lawyers in the United States, according to the American Bar Association Market Research Department—more per capita than any other country—that is one attorney for every 254 Americans. Approximately one of every 6 jury awards is for more than \$1 million, and more than 7 per cent of US companies have paid out more than \$5 million in the past five years.

According to former US Alabama Congressman Terry Everett frivolous lawsuits alone are estimated to cost two hundred billion dollars per year. Over 3 out of 4 Americans surveyed in a Harris Interactive Poll agree that the court system is sued by many people as a lawsuit lottery to start a lawsuit and see just how much money they can win.

Brian's book is 488 pages, fully indexed, fully referenced and is a complete guide to why and how to protect your assets from a lawsuit. 12 specific recommendations he makes:

1. Always have plenty of liability insurance.
2. Always use multiple layers of protection.
3. Always separate and protect your dangerous assets from your safe assets.
4. Transfer your home and other expensive assets for protection.
5. Never commit a fraudulent conveyance and always record your transfers.
6. Use irrevocable offshore trusts for maximum protection.
7. Never run a business as a sole proprietorship or general partnership.
8. Always use corporations and limited liability companies to run your business.
9. Always keep few assets in your business.
10. Never commingle your personal assets with your business assets.
11. Hold valuable assets in an irrevocable trust.
12. Always adequately capitalize your business.

## **Other News and Guests at the Last Meeting**

**Bill Wishard** presided over the meeting as new President Margo Neal was out of town. Bill talked about the Rotary District Breakfast at the City Club at 7:00 a.m. on Tuesday, July 16, featuring speaker Kareem Abdul Jabbar. Bill said entrance to building was rather complicated,

and gave written instructions to the 8 members or spouses planning to attend. Money had to be prepaid the meeting of July 9<sup>th</sup> was deadline for the July 16<sup>th</sup> event.

**Maggie Luckerath** said she was contact with people from the Kiwanis Club to confirm Malibu Rotary Club's participation in Kiwanis Chil Cook off on Labor Day weekend. Malbu Rotary will again be selling water and watermellon.

### **Happy Dollars**

**Hubert Luckerath** had 7 happy dollars representing the 7 goals Germany scored against Brazil (score 7-1) in the semifinal game of World Cup (Germany was later able to beat Argentina 1-0 for the championship).

**John Elman** had happy dollar for his daughter completing her residency in Nuclear Medicine at the University of Washington Medical Center in Seattle last week and being able to join him going to his sister's 80<sup>th</sup> birthday party in San Diego on Saturday and niece's 50<sup>th</sup> birthday party on Sunday in Carlsbad.

**Bill Wishard** had happy dollars for July 4<sup>th</sup> fireworks he was able to see from his daughter and son-in-lays house in Solano Beach, overlooking the Del Mar race track..

### **Guests**

Guests at the meeting included **Mina Soroosh**, who is President of Rotary Club of Downtown Los Angeles, and how is also teaching French at Pepperdine during the summer; **Delvin Glymph**, a counselor at Pepperdine, **Livia Giordano**, the Rotary Ambassadorial Scholar frm Switzerland the Malibu Rotary Club hosted while she attended the Strauss Institute for Dispute Resolution in the Pepperdine Law School; and also **Ann de Brower**, a neighbor of Maggie's in Malibu West

### **Upcoming Speakers** (yet to be confirmed)

- Randy Klingensberg, Performing Arts Studio West (who trains disabled artists to perform--school attended by blind autistic musical savant Rex Lewis)
- Founder of the National Veterans Foundation, Floyd 'Shad' Meshad
- Dana Sherman of the Fleet Street Bike Project
- Dan Wise on history of the 25,000 acres from Marina del Rey to PV Penninsula to

Western Ave

Please see Malibu Rotary Club Website [www.maliburotary.org](http://www.maliburotary.org) for latest Calendar and future speakers and facebook pages for other news.

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## **Calendar**

**July 15 (Rotary District Breakfast-51<sup>st</sup> Floor of City Club, 555 Flower St, LA)**

**Keynote Speaker—Kareem Abdul Jabbar**

**July 16 (at Pepperdine LC 152)**

**Nora MacLellan “Vision to Learn”**

**July 23 (at Pepperdine LC 152)**

**Jo Anne Books “Life After Polio**

**July 30 (at Pepperdine LC 152)**

**Qadir Mohiuddin Ph.D “Personal Observations on GeoPolitics & Economics”**

**Aug 6 (at Pepperdine LC 152)**

**Laura Cazares “Master your Mind, Master your Cash”**

**Aug 13 (at Pepperdine LC 152)**

**David Sagona and Quinn Carter “ Youth Commission, Helping Malibu**

**Aug 20 (at Pepperdine LC 152)**

**Carl Christman “Carl Reads Minds”**

**September 10 (at Pepperdine LC 152)**

**Dr Alison Wishard Guerra “Early Childhood Development”**

**October 25 Hollywood Halloween Costume Party Fund Raiser**